

Fill in this information to identify the case:

Debtor 1 LayTonya Denise Skipper

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Mississippi

Case number 24-02455

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: 21st Mortgage CorporationCourt claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 5 1 5 3

Date of payment change: _____
Must be at least 21 days after date of this notice 05/01/2025

New total payment: \$ ~~2,162.03~~
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 240.15New escrow payment: \$ 417.18

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 LayTonya Denise Skipper
First Name Middle Name Last Name

Case number (if known) 24-02455

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/: Bridget Baldau

Signature

Date 04/09/2025

Print: Bridget Baldau
First Name Middle Name Last Name

Title Bankruptcy Coordinator

Company 21st Mortgage Corporation

Address PO Box 477
Number Street
Knoxville TN 37901
City State ZIP Code

Contact phone 800-955-0021 ext 1368

Email BridgetBaldau@
21stmortgage.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE Southern DISTRICT OF Mississippi

IN RE:

LayTonya Denise Skipper, Debtor(s)

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)
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CHAPTER: 13

CASE NO: 24-02455

CERTIFICATE OF SERVICE

I, Bridget Baldau, Bankruptcy Coordinator for 21st Mortgage Corporation, hereby certify that on the 9th day of April 2025, a true exact copy of Notice of Mortgage Payment Change was served upon the following parties in this manner:

SERVICE BY ELECTRONIC MAIL:

Harold J. Barkley, Jr.
P.O. Box 4476
Jackson, MS 39296-4476

Thomas Carl Rollins, Jr
The Rollins Law Firm, PLLC
PO BOX 13767
Jackson, MS 39236

SERVICE BY REGULAR MAIL:

LayTonya Denise Skipper
3105 Parsons Rd.
Raymond, MS 39154

/s/: Bridget Baldau

21ST MORTGAGE CORPORATION

**21st Mortgage Corp NMLS #2280**

PO Box 477

Knoxville, TN 37901

<http://www.21stmortgage.com>

1-800-955-0021

8AM-6PM EST Monday-Friday

Explanation of the Escrow Account History

- This statement itemizes your actual escrow account transactions since your previous escrow statement. The projections from your previous escrow analysis are to the left of the actual payments, disbursements, and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected Max Allowed Cushion may or may not have been reached based on one or more of the following factors:

Payment

- Monthly payment(s) received earlier than projected
- Monthly payment(s) received later than projected
- Previous overage was returned to escrow
- Customer deposited additional funds into escrow

Taxes

- Tax rate changed
- Assessed value changed
- Tax refund received
- New tax obligation paid
- Tax payment returned & voided
- Supplemental tax paid
- Tax bill paid earlier or later than projected

Insurance

- Premium changed
- Coverage changed
- Premium refund received
- New insurance obligation paid
- Lender placed insurance premium paid
- Additional premium paid
- Insurance bill paid earlier or later than projected

Escrow Account History

Month	Payments to Escrow		Disbursements from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
06/24		240.15 *			<i>Beginning Balance</i>	.00	-2514.16
07/24		240.15 *				.00	-2274.01
01/25				-2857.83 *	County Tax	.00	-2033.86
03/25				-1314.00 *	Hazard Insurance	.00	-4891.69
04/25		2401.50 * E			Anticipated Customer Pmt	.00	-6205.69
						.00	-3804.19 E
Total		2881.80		-4171.83			

The last analysis projected the disbursements from your escrow account would be \$.00. The Max Allowed Cushion, as indicated with an arrow (<), should not have exceeded \$695.30. The Max Allowed Cushion is the amount allowed to be retained in the escrow account as allowed by Federal law or State law. The actual lowest balance was -\$6,205.69. Please see above for reasons the actual lowest balance may be higher or lower than the Max Allowed Cushion.

CORRESPONDENCE**General Correspondence:**

21st Mortgage Corporation
Attn: Customer Service
620 Market Street, Ste. 100
Knoxville, TN 37902

Loan Payments Only:

21st Mortgage Corporation
P.O. Box 148
Memphis, TN 38101-0148

Customer Inquiries

21st Mortgage Corporation
Attn: Customer Inquiries
620 Market Street, Ste. 100
Knoxville, TN 37902

For customers whose loan is secured by real property, inquiries under RESPA regarding possible errors in the servicing of your loan or requests for information must be sent to the Customer Inquiries address above. Please include your loan number on any paperwork sent.

IMPORTANT NOTICE: If you or your mortgage is subject to bankruptcy proceedings, or if you have received a bankruptcy discharge, this communication is for information purposes only and is not an attempt to collect a debt.